ABSTRACT OF THE DISCLOSURE

Computerized systems and methods are provided for performing transactions. In accordance with embodiments of the invention, a financial transaction tool may be implemented as a computer program with a plurality of modules that control a computer. The computer and program may cooperate with an application. A distributing module may receive a total amount and a calculation rule representation from the application to calculate a partial amount representation. Further, a posting module may receive the partial amount representation to provide a modifying instruction to a first table and a second table in a database.